EXHIBIT 13

payment.old-rev1.1   Mon Jul 18 14:40:11 1994   1

Notes for the Web payment system

Andrew Payne

Story: "We are building a payment system for the Web. Our novel approach
         works with today's clients and doesn't let the merchants see the
         client's payment credentials."

TODO List:

- Add transaction IDs
    - merchant vouchers for hard goods
    - support for merchant reversals

- Testing framework:
    - DEJAgnu?

- Customer service Web pages:
    - on-line statements
    - change password

- Administrative pages:
    - add/delete user
    - add/delete merchant

- example of challenge/response, additional confirmation
    - allow merchant to force confirmation

- way for non-OMI users to get access to an "Open an OMI account" page

- use temporal IP address tricks to guess as sessions
    - for confirmation purposes

Open Problems to Address

How to handle price changes? A payment URL effectively encodes an offer
to sell a product at a specified price. We need some mechansim for
invalidating old payment URLs when prices are changed. One simple solution
is to have "valid until" timestamps on payment URLs that specify how long
the offer is good for.

How to handle double or overlapping purchases?
    - transaction IDs

How to handle refunds? (user purchases access to a page, wants money back.
We can refund the money but how do we deny access?)

    - one idea is log scanning--scan the log for refunded accesses, and
      reverse refund if subsequent access is detected

Confidential

SVN2-0040037